I might say that when it comes to the Financial Product Safety Commission, it has the support of the Consumer Federation of America, the Center for Responsible Lending, Leadership Conference on Civil Rights, and a wide array of groups that try to look out for the average person in America who can't afford high-paid lobbyists to try to protect them against some abuses and exploitations.

I think this is a move in the right direction. I commend this bill to my colleagues. I hope we can add some significant amendments to it and I hope at the end of the day we will do something for the lady who wrote me, who now has seen her hours at the dry cleaners reduced, faces some of the hardships of this economy, and is hoping that somewhere, someone on Capitol Hill will be keeping her interests in mind when we consider this significant and historic legislation.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER (Mrs. GILLIBRAND). The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. DODD. Madam President, I ask unanimous consent the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

CONCLUSION OF MORNING BUSINESS

Mr. DODD. Madam President, I am told we can yield back all time in morning business.

The PRESIDING OFFICER. Without objection, it is so ordered. Morning business is now closed.

CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2009

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of H.R. 627, which the clerk will report.

The assistant legislative clerk read as follows:

A bill (H.R. 627) to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes.

Pending:

Dodd/Shelby amendment No. 1058, in the nature of a substitute.

Mr. DODD. Madam President, I see my friend from Oklahoma is here and I gather has an amendment. I would be happy to entertain that amendment at this hour, if he cares to offer it.

Mr. COBURN. It was my understanding the Senator was going to put down a substitute bill?

Mr. DODD. It is already submitted.

The PRESIDING OFFICER. The Senator from Oklahoma is recognized.

Mr. COBURN. Madam President, it is my understanding the substitute is open for amendment, is that correct? The PRESIDING OFFICER. The Senator is correct.

AMENDMENT NO. 1067 TO AMENDMENT NO. 1058

Mr. COBURN. I send an amendment to the desk and ask for its immediate consideration.

The PRESIDING OFFICER. The clerk will report.

The assistant legislative clerk read as follows:

The Senator from Oklahoma [Mr. COBURN] proposes an amendment numbered 1067 to amendment No. 1058.

Mr. COBURN. I ask unanimous consent the reading of the amendment be dispensed with.

The PRESIDING OFFICER. Without objection, it is so ordered.

The amendment is as follows:

(Purpose: To protect innocent Americans from violent crime in national parks and refuges)

At the appropriate place, insert the following:

SEC. ___. PROTECTING AMERICANS FROM VIOLENT CRIME.

- (a) Congressional Findings.—Congress finds the following:
- (1) The Second Amendment to the Constitution provides that "the right of the people to keep and bear Arms, shall not be infringed".
- (2) Section 2.4(a)(1) of title 36, Code of Federal Regulations, provides that "except as otherwise provided in this section and parts 7 (special regulations) and 13 (Alaska regulations), the following are prohibited: (i) Possessing a weapon, trap or net (ii) Carrying a weapon, trap or net (iii) Using a weapon, trap or net".
- (3) Section 27.42 of title 50, Code of Federal Regulations, provides that, except in special circumstances, citizens of the United States may not "possess, use, or transport firearms on national wildlife refuges" of the United States Fish and Wildlife Service.
- (4) The regulations described in paragraphs (2) and (3) prevent individuals complying with Federal and State laws from exercising the second amendment rights of the individuals while at units of—
- (A) the National Park System; and
- (B) the National Wildlife Refuge System.
- (5) The existence of different laws relating to the transportation and possession of firearms at different units of the National Park System and the National Wildlife Refuge System entrapped law-abiding gun owners while at units of the National Park System and the National Wildlife Refuge System.
- (6) Although the Bush administration issued new regulations relating to the Second Amendment rights of law-abiding citizens in units of the National Park System and National Wildlife Refuge System that went into effect on January 9, 2009—
- (A) on March 19, 2009, the United States District Court for the District of Columbia granted a preliminary injunction with respect to the implementation and enforcement of the new regulations; and
 - (B) the new regulations—
- (i) are under review by the administration; and
- (ii) may be altered.
- (7) Congress needs to weigh in on the new regulations to ensure that unelected bureaucrats and judges cannot again override the Second Amendment rights of law-abiding citizens on 83,600,000 acres of National Park System land and 90,790,000 acres of land under the jurisdiction of the United States Fish and Wildlife Service.
- (8) The Federal laws should make it clear that the second amendment rights of an indi-

vidual at a unit of the National Park System or the National Wildlife Refuge System should not be infringed.

(b) PROTECTING THE RIGHT OF INDIVIDUALS TO BEAR ARMS IN UNITS OF THE NATIONAL PARK SYSTEM AND THE NATIONAL WILDLIFE REFUGE SYSTEM.—The Secretary of the Interior shall not promulgate or enforce any regulation that prohibits an individual from possessing a firearm including an assembled or functional firearm in any unit of the National Park System or the National Wildlife Refuge System if—

(1) the individual is not otherwise prohibited by law from possessing the firearm; and

(2) the possession of the firearm is in compliance with the law of the State in which the unit of the National Park System or the National Wildlife Refuge System is located.

AMENDMENT NO. 1068

Mr. COBURN. Madam President, I send another amendment to the underlying bill to the desk.

The PRESIDING OFFICER. Is there objection?

Mr. DODD. Let me suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. COBURN. Madam President, I ask unanimous consent the order for the quorum call be rescinded to ask a question of the Chair, a parliamentary inquiry.

The PRESIDING OFFICER. Is there objection to terminating the quorum call?

Mr. DODD. Reserving the right to object, is this just a parliamentary inquiry?

The PRESIDING OFFICER. The Senator cannot reserve the right to object. Is there an objection to terminating the quorum call?

Mr. DODD. I do object.

The PRESIDING OFFICER. Objection is heard.

The assistant legislative clerk continued with the call of the roll.

Mr. DODD. Madam President, I ask unanimous consent the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

The clerk will report the amendment. The assistant legislative clerk read as follows:

The Senator from Oklahoma [Mr. COBURN] proposes an amendment numbered 1068.

Mr. DODD. Madam President, I ask unanimous consent the amendment be considered as read, and I suggest the absence of a quorum.

The amendment is as follows:

(Purpose: To protect innocent Americans from violent crime in national parks and refuges)

At the appropriate place in the bill, insert the following:

SEC. ___. PROTECTING AMERICANS FROM VIO-LENT CRIME.

- (a) Congressional Findings.—Congress finds the following:
- (1) The Second Amendment to the Constitution provides that "the right of the people to keep and bear Arms, shall not be infringed".
- (2) Section 2.4(a)(1) of title 36, Code of Federal Regulations, provides that "except as